

-67-

transmitting a signal to the organization which is linked to the limited use credit card number, the signal including original transaction details if the limited use credit card number has not been deactivated;

performing a credit check on the user to determine whether authorization can be obtained against the limited use credit card number; and

transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number.

11. The method of any of claims 8 to 10 wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.
12. The method of any of claims 8 to 11 further comprising transmitting a signal to the merchant denying authorization of the card number if the credit card number has been deactivated.
13. The method of any of claims 8 to 12, wherein the limited use credit card number is associated with a master credit card number, further comprising:

transmitting a signal to a master credit card issuing facility which issued the limited use credit card number, the signal including original transaction details but with the limited use credit card number remapped to be a master credit card number if the limited use credit card number has not been deactivated;

determining whether authorization can be obtained against the master credit card number;

-68-

remapping the results of the authorization determining step to the limited use credit card number for transmission to the merchant; and

transmitting a signal to the merchant with the results of the authorization determining step for the limited use credit card number.

14. The method of claim 13, further comprising authorizing the transaction based on the results of the authorization determining step.
15. The method of claim 13, further comprising declining authorization of the transaction based on the results of the authorization determining step.
16. A method of conducting a settlement in a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated the master account number of a customer comprising the steps of:

transmitting a signal from a merchant to a central processing system according to leading digits of the limited use card number;

remapping the limited use credit card number with the master credit card number;

transmitting said remapped master credit card number to issuer processing facility which issued the master credit card number;

settling the transaction by payment, if appropriate, to the central processing system;

remapping the master credit card number back to the limited use credit

-69-

card number; and

transmitting the limited use credit card number and payment information, if appropriate, to the merchant.

17. The method of claim 16, wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.
18. A method of providing remote access devices for accessing limited use numbers in a financial transaction system capable of using at least one limited use credit card number which is deactivated upon a use-triggered condition which occurs subsequent to assignment of the at least one credit card number and which is associated the master account number of a customer comprising the steps of:
  - submitting user authentication information and the master account number for entry into a database;
  - determining whether the user is a valid user of the master credit card number;
  - registering the user if the user is determined to be a valid user; and
  - obtaining, by registered user, a software package to which enables communication with a remote access device support server to enable the issuance of limited use card numbers.
19. The method of claim 18 wherein the use-triggered conditions include one or more conditions selected from a group consisting of: a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction,

-70-

... and a specific number of transactions.

20. The method of claim 18 or 19 further comprising:

using the software package to initiate communication with the remote access support server;

authenticating the user at the remote access support server;

requesting a limited use number by an authenticated user;

obtaining an available limited use number;

entering the limited use number and the specified limitations into the database such that the limited use number is associated with the user's information already in database; and

transmitting the limited use number to the user.

21. The method of any of claims 18 to 20, further comprising: specifying by the authenticated user any additional transaction limitations desired.

Fig. 1

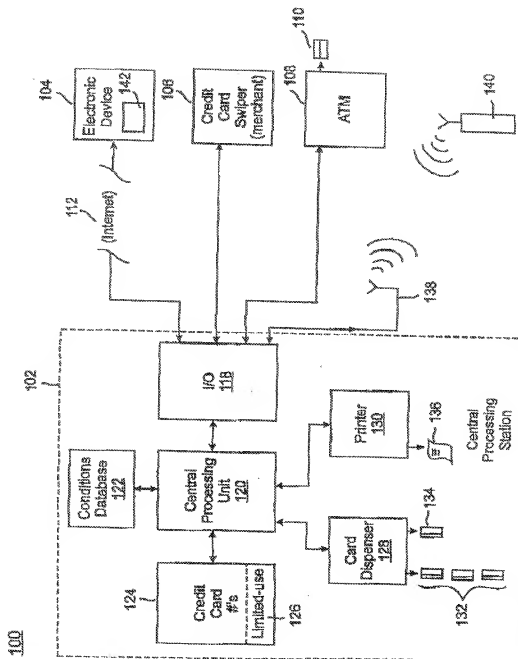


Fig. 2

200

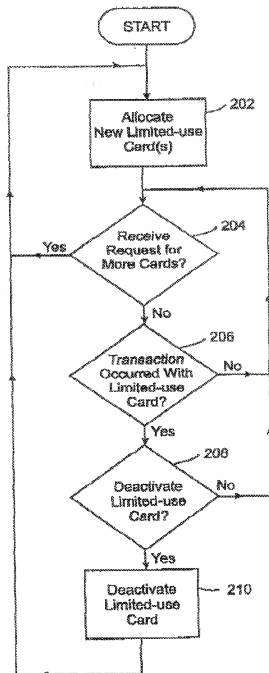


Fig. 3

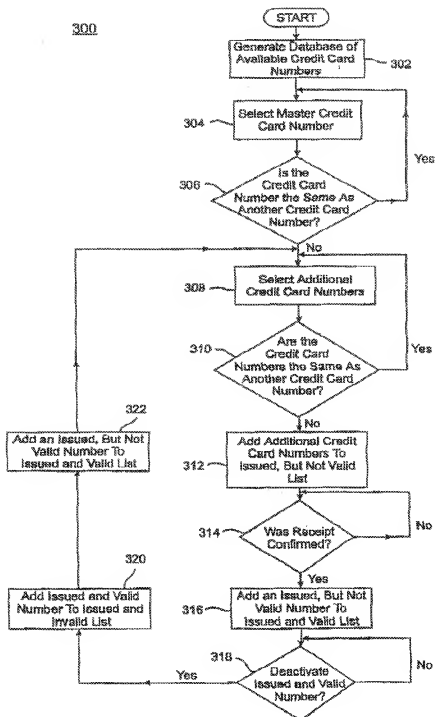


Fig. 4

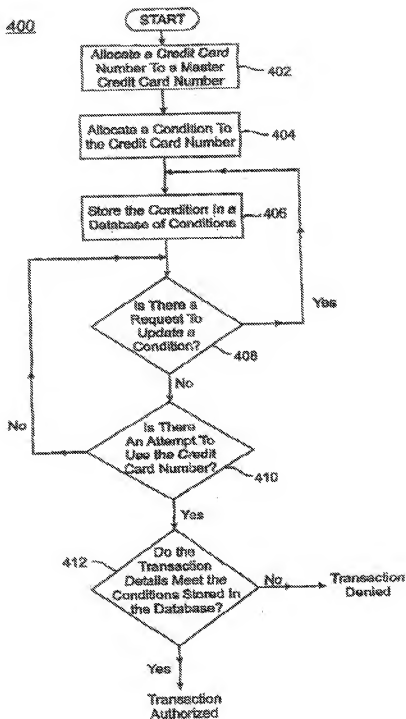




Fig. 5

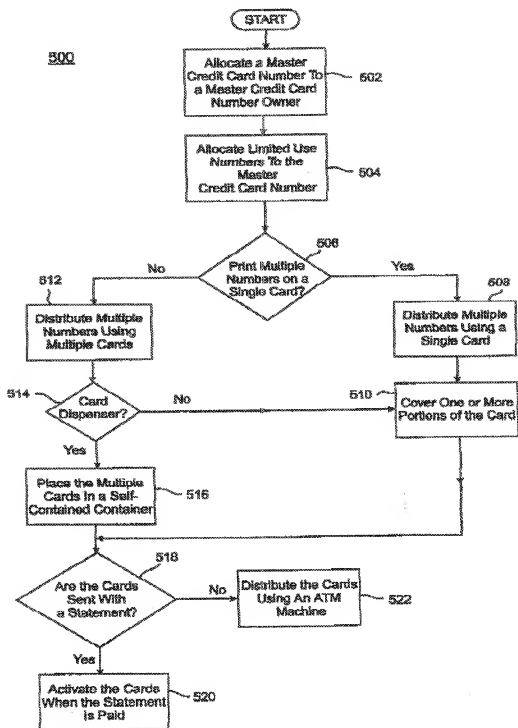


Fig. 6

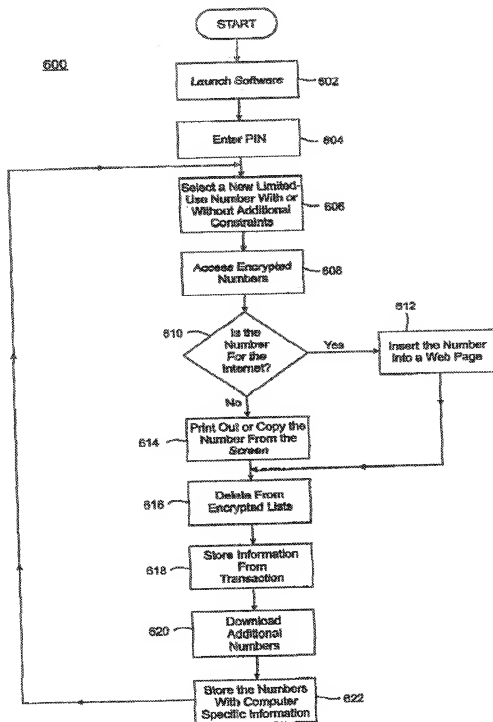


Fig. 7

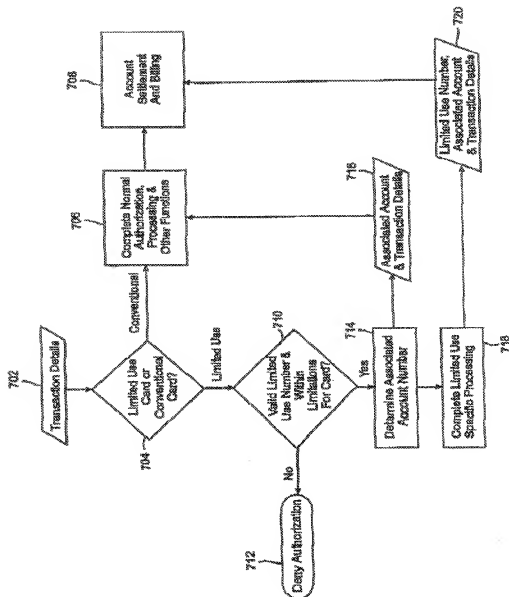


Fig. 8

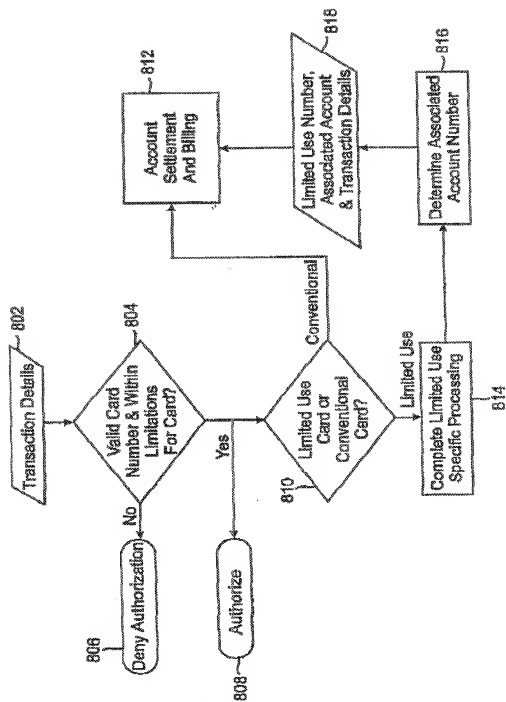


FIG. 9

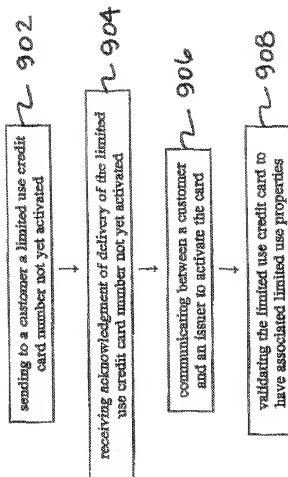
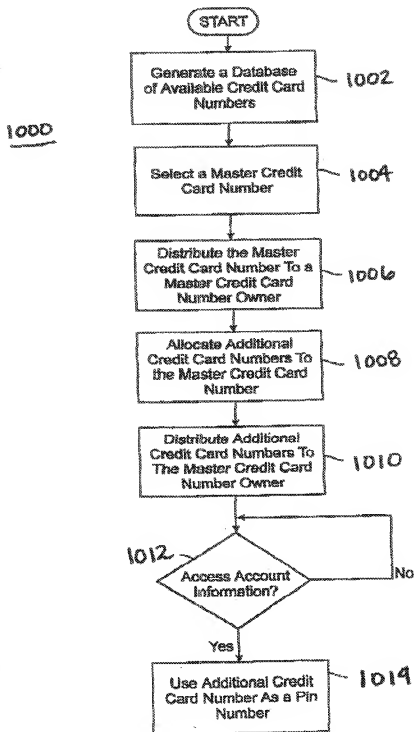


FIG. 10



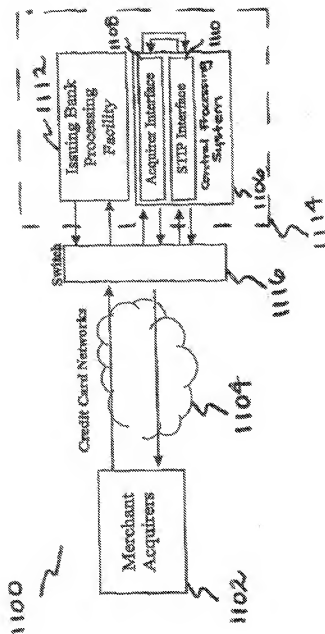


FIG. 11

FIG. 12

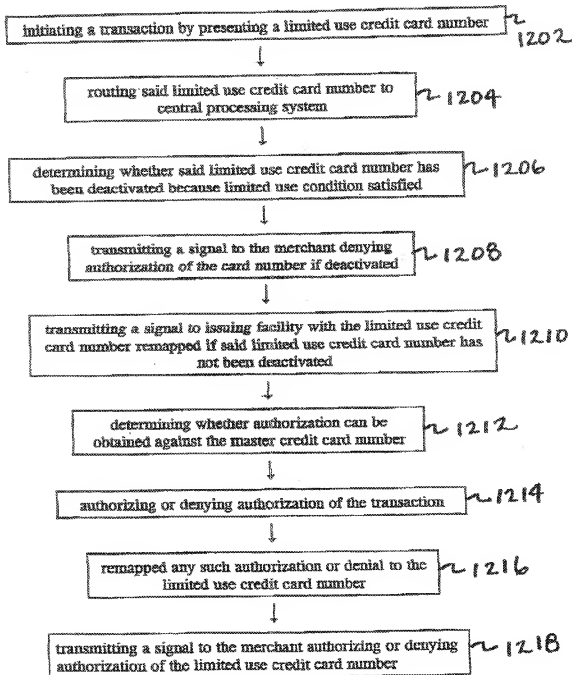
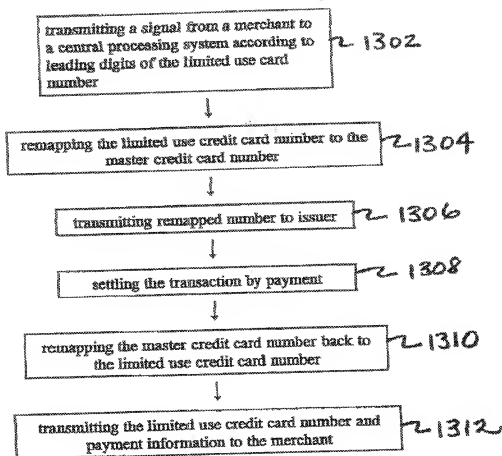




FIG. 13



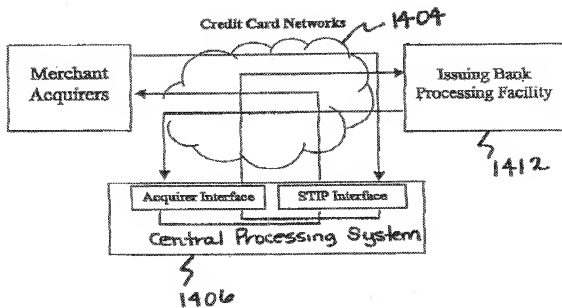


Fig. 14

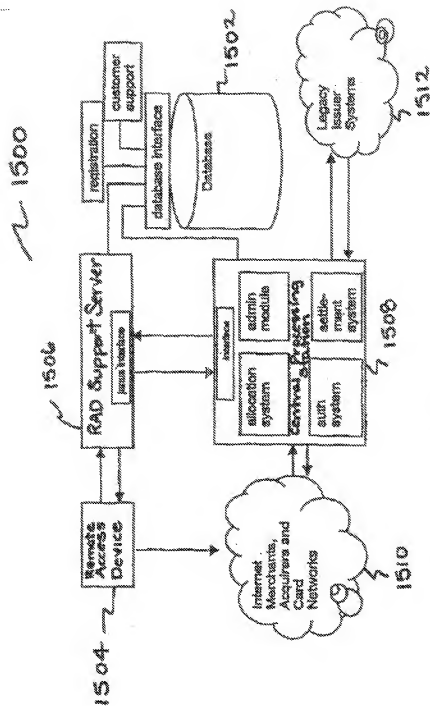
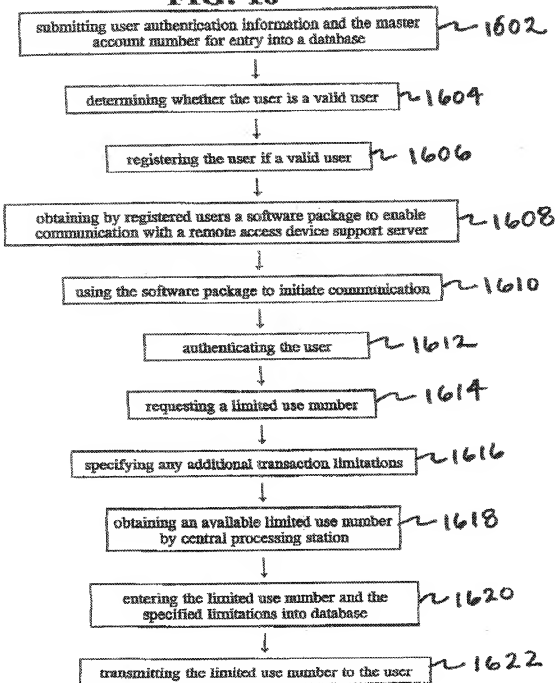


FIG. 15

**FIG. 16**

## INTERNATIONAL SEARCH REPORT

International Application No.

PCT/IE 00/00025

A. CLASSIFICATION OF SUBJECT MATTER  
IPC 7 G07F/10 G07F19/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passage	Relevant to claim No.
Y A	WG 98 30985 A (AEROTEL) 16 July 1998 (1998-07-16) the whole document	1,2,8,9, 18,19 3-5, 10-15,20
Y A	US 5 777 305 A (M. BROOKS SMITH) 7 July 1998 (1998-07-07) abstract; claims; figures	1,2,8,9, 18,19
A	GB 2 305 393 A (POWERHOUSE MARKETING) 9 April 1997 (1997-04-09) the whole document	1,2,6,8, 9,18,19
A	EP 0 590 861 A (AT & T) 6 April 1994 (1994-04-06)  abstract; claims; figures column 3, line 15 - line 42	1-5, 8-15, 18-20

-/-

☒ Further documents are listed in the continuation of box C.☒ Patent family members are listed in annex.

## \* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier document but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"Z" document member of the same patent family

Date of the actual completion of the international search

24 May 2000

Date of mailing of the international search report

02/06/2000

Name and mailing address of the ISA

European Patent Office, P.B. 5818 Patentkan 2  
NL - 2200 HV Rijswijk  
Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,  
Fax: (+31-70) 340-3016

Authorized officer

David, J

## INTERNATIONAL SEARCH REPORT

In. national Application No  
PCT/IE 00/00025

## C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	WO 97 19549 A (AVERY DENNISON) 29 May 1997 (1997-05-29) abstract; claims; figures page 7, line 26 -page 8, line 29	1-21
A	US 5 868 236 A (D.G. RADEMACHER) 9 February 1999 (1999-02-09)	
A	US 5 696 908 A (K. MUEHLBERGER) 9 December 1997 (1997-12-09)	
A	US 4 725 719 A (J.E. ONCKEN) 16 February 1988 (1988-02-16)	

## INTERNATIONAL SEARCH REPORT

Information on patent family members

International Application No

PCT/IE 00/00025

Patent document cited in search report		Publication date	Patent family member(s)		Publication date
WO 9830985	A	16-07-1998	EP	0988623 A	29-03-2000
US 5777305	A	07-07-1998	NONE		
GB 2305393	A	09-04-1997	NONE		
EP 0590861	A	06-04-1994	CA	2100134 A	30-03-1994
			JP	7129671 A	19-05-1995
			MX	9305830 A	30-06-1994
			US	5485510 A	16-01-1996
WO 9719549	A	29-05-1997	US	5673309 A	30-09-1997
			AU	7738196 A	11-06-1997
US 5868236	A	09-02-1999	NONE		
US 5696908	A	09-12-1997	NONE		
US 4725719	A	16-02-1988	NONE		